

Fill in this information to identify the case:

Debtor 1 Cleo B. Hall

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the Middle District Of Pennsylvania

Case number 5:23-bk-01315-MJC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Deutsche Bank National Trust Company, as
Trustee for the Asset Backed Securities Corporation Long
Beach Home Equity Loan Trust 2000-LB1 Home Equity Loan
Pass-Through Certificates, Series 2000-LB1

Court claim no. (if known): 12-1

Last four digits of any number
you use to identify the debtor's 3578
account:

Date of payment change: 01/01/2025
Must be at least 21 days after date of this notice

New total payment: \$ 3059.99

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 1055.57

New escrow payment: \$ 997.46

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the *appropriate* box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Rosa Selmani
Signature

11/13/2024
Date

Print: Rosa Selmani
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 13010 Morris Road, Suite 450
Number Street

Alpharetta GA 30004
City State Zip Code

Contact phone: 470-321-7112

Contact Email: rselmani@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 15, 2024, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Cleo B. Hall

272 Sycamore Drive
East Stroudsburg, PA 18301

And via electronic mail to:

J. Zac Christman

J. Zac Christman, Esquire
538 Main Street, Suite 102
Stroudsburg, PA 18360

Jack N Zaharopoulos

Standing Chapter 13
(Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

United States Trustee

US Courthouse
1501 N. 6th St
Harrisburg, PA 17102

By: /s/ Hannah Maddox

September 3, 2024

DAVID T JAEDER
LEO B HALL
72 SYCAMORE DRIVE
EAST STROUDSBURG, PA 18301-0000

Account Number: [REDACTED]
Property Address: LOT 71 SYCAMORE DRIVE
TANNIERSVILLE, PA 18372

RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount

This statement is for informational purposes only

Dear Customer(s):

SPS reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

1. What is the amount of my new monthly payment?

The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	Current Payment	New Payment (as of 01/01/2025)	Change
Principal and Interest	\$2,062.53	\$2,062.53	
Regular Escrow Payment	\$968.21	\$997.46	\$29.25
Monthly Shortage Payment	\$87.36	\$0.00	-\$87.36
Total Payment	\$3,118.10	\$3,059.99	-\$58.11

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

2. Why did the escrow portion of my payment change?

There are three main reasons why your escrow account payment may change from year to year.

- A. Regular Escrow Payments** - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements	Current Year Estimated Disbursements (as of 01/01/2025)	Change
Tax Disbursements	\$9,504.49	\$9,855.55	\$351.06
Hazard Insurance Disbursements	\$2,114.04	\$2,114.04	\$0.00
Total Annual Escrow Disbursements	\$11,618.53	\$11,969.59	\$351.06
Monthly Escrow Payment	\$968.21	\$997.46	\$29.25
Monthly Shortage Payment	\$87.36	\$0.00	-\$87.36

Expected Payments

September 2024	SCHOOL TAX	\$968.21	\$1,055.57 E	\$6,947.97	\$7,299.03 E	\$4,315.92
September 2024	HAZARD INS	\$0.00	\$0.00 E	\$176.17	\$176.17 E	\$4,139.75
October 2024	HAZARD INS	\$968.21	\$1,055.57 E	\$176.17	\$176.17 E	\$5,019.15
November 2024	HAZARD INS	\$968.21	\$1,055.57 E	\$176.17	\$176.17 E	\$5,898.55
December 2024	HAZARD INS	\$968.21	\$1,055.57 E	\$176.17	\$176.17 E	\$6,777.95

Total Including Expected Payments	\$4,841.05	\$115,701.30	\$7,828.82	\$8,179.88
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Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (**) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

Table 4

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Beginning Balance</u>	<u>Required Balance</u>
	Starting Balance			\$6,777.95	\$4,458.87
January 2025	HAZARD INS	\$997.46	\$176.17	\$7,599.24	\$5,280.16
February 2025	HAZARD INS	\$997.46	\$176.17	\$8,420.53	\$6,101.45
March 2025	HAZARD INS	\$997.46	\$176.17	\$9,241.82	\$6,922.74
April 2025	CITY TAX	\$997.46	\$2,556.52	\$7,682.76	\$5,363.68
April 2025	HAZARD INS	\$0.00	\$176.17	\$7,506.59	\$5,187.51
May 2025	HAZARD INS	\$997.46	\$176.17	\$8,327.88	\$6,008.80
June 2025	HAZARD INS	\$997.46	\$176.17	\$9,149.17	\$6,830.09
July 2025	HAZARD INS	\$997.46	\$176.17	\$9,970.46	\$7,651.38
August 2025	HAZARD INS	\$997.46	\$176.17	\$10,791.75	\$8,472.67
September 2025	SCHOOL TAX	\$997.46	\$7,299.03	\$4,490.18	\$2,171.10
September 2025	HAZARD INS	\$0.00	\$176.17	\$4,314.01	\$1,994.93**
October 2025	HAZARD INS	\$997.46	\$176.17	\$5,135.30	\$2,816.22
November 2025	HAZARD INS	\$997.46	\$176.17	\$5,956.59	\$3,637.51
December 2025	HAZARD INS	\$997.46	\$176.17	\$6,777.88	\$4,458.80
Totals		\$11,969.52	\$11,969.59		

If you wish to send a written inquiry about your account or dispute any of the information on this statement, please send it to the address listed below for Notice of Error/Information Request. If you send your Notice of Error/Information Request to any other address, it may not be processed in accordance with the guidelines established by the Real Estate Settlement Procedures Act (RESPA).

Important Mailing Addresses:

<u>General Correspondence</u>	<u>Payment Remittance</u>	<u>Notice of Error/Information Request</u>
PO Box 65250 Salt Lake City, UT 84165-0250	PO Box 65450 Salt Lake City, UT 84165-0450	PO Box 65277 Salt Lake City, UT 84165-0277

¹ Refund Information

Although our analysis determined an overage in your escrow account, a check may not be issued. This may be due to one or more of the following.

- An overage refund that exceeds your current escrow balance may not be refunded in one check. Funds currently available and held in escrow will be refunded, but any remaining difference between the previous refund and the full refund will be sent once the funds become available in the escrow account. If the additional funds are not available in the escrow account within 30 days of this statement, please contact us to review your account to determine if any additional refund is available to be sent. The refund amount from statement is a projection of the funds that will be in your account in the future, not the amount of the funds that are currently in your account.
- Overages are not refunded when an account is delinquent. Please review your payment history and due date for your account. If it is 30 days or greater past due, an escrow refund will not be sent until the payments have been made. Once your mortgage payments are current, please request a refund of your escrow overage amount. Your refund amount may vary at that time from the amount listed on this statement as additional escrow activity may change the amount eligible for a refund.

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at www.spservicing.com.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al número 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.